

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Howard C. Tyson, III  
 Lizanne B. Tyson  
 Debtors

Case No. 16-14348-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
Form ID: 309APage 1 of 2  
Total Noticed: 19

Date Rcvd: Jul 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2016.

db/jdb +Howard C. Tyson, III, Lizanne B. Tyson, 429 West Pennsylvania Avenue, Downingtown, PA 19335-2548

tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105, Doylestown, PA 18901-4872

13745870 Citadel FCU, 40 N Bailey Road, Thorndale, PA 19372-1026

13745874 Levin Luminair Chronister Eye, 300 CG Zinn Road, Thorndale, PA 19372

13745876 +NCEP LLC, P.O. Box 165028, Irving, TX 75016-5028

13745878 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-1177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: claffylaw@gmail.com Jul 13 2016 02:00:18 JOSEPH F. CLAFFY,  
 Joseph F. Claffy & Associates, P.C., 26 South Church Street, Suite 1 South, West Chester, PA 19382

smg E-mail/Text: bankruptcy@phila.gov Jul 13 2016 02:00:39 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2016 02:00:28 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 13 2016 02:00:35 U.S. Attorney Office, c/o Virginia Powell, Esq., 615 Chestnut Street, Philadelphia, PA 19106-4404

ust E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 13 2016 02:00:31 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13745868 E-mail/Text: banko@berkscredit.com Jul 13 2016 02:00:22 Berks Credit & Collection, P.O. Box 329, Temple, PA 19560-0329

13745869 +EDI: HFC.COM Jul 13 2016 01:53:00 Best Buy, POB 5253, Carol Stream, IL 60197-5253  
 13749765 +EDI: AISACG.COM Jul 13 2016 01:53:00 Capital One Auto Finance, a division of Capital One, P.O. Box 201347, Arlington, TX 76006-1347

13749765 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 13 2016 02:33:50 Capital One Auto Finance, a division of Capital One, P.O. Box 201347, Arlington, TX 76006-1347

13745871 EDI: CIAC.COM Jul 13 2016 01:53:00 CitiMortgage, P.O. Box 9438, Dept. 0251, Gaithersburg, MD 20898-9438

13745872 +EDI: IRS.COM Jul 13 2016 01:53:00 Internal Revenue Service, Insolvency Unit, 600 Arch Street, Philadelphia, PA 19106-1611

13745873 +E-mail/Text: bk@investment-retrievers.com Jul 13 2016 02:00:32 Investment Retrievers Inc, 4511 Golden Foothill Parkway, Suite 3, El Dorado Hills, CA 95762-9804

13745875 +EDI: LTDFINANCIAL.COM Jul 13 2016 01:53:00 LTD Financial, 7322 Southwest Fwy, Houston, TX 77074-2010

13745877 +E-mail/Text: bankruptcygroup@peco-energy.com Jul 13 2016 02:00:22 PECO, BANKRUPTCY DEPARTMENT, 2301 Market St., N3-1, Philadelphia, PA 19103-1338

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

User: Lisa  
Form ID: 309A

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Jul 12, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2016 at the address(es) listed below:

JOSEPH F. CLAFFY on behalf of Joint Debtor Lizanne B. Tyson claffylaw@gmail.com, claffylaw@aol.com  
JOSEPH F. CLAFFY on behalf of Debtor Howard C. Tyson, III claffylaw@gmail.com, claffylaw@aol.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Howard C. Tyson III**  
 First Name Middle Name Last Name  
 Debtor 2 **Lizanne B. Tyson**  
 (Spouse, if filing) First Name Middle Name Last Name  
 United States Bankruptcy Court **Eastern District of Pennsylvania**  
 Case number: **16-14348-jkf**

Social Security number or ITIN **xxx-xx-9809**  
 EIN **-----**  
 Social Security number or ITIN **xxx-xx-9852**  
 EIN **-----**  
 Date case filed for chapter **7 6/16/16**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Howard C. Tyson III	Lizanne B. Tyson
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	429 West Pennsylvania Avenue Downington, PA 19335	429 West Pennsylvania Avenue Downington, PA 19335
<b>4. Debtor's attorney</b> Name and address	JOSEPH F. CLAFFY Joseph F. Claffy & Associates, P.C. 26 South Church Street Suite 1 South West Chester, PA 19382	Contact phone (610) 429-0900 Email: <a href="mailto:claffylaw@gmail.com">claffylaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: <a href="mailto:mhkaliner@gmail.com">mhkaliner@gmail.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800  Date: 7/12/16
<b>7. Meeting of creditors</b>	<b>August 5, 2016 at 09:00 AM</b>	Location:  <b>601 Westtown Road, Room 380, West Chester, PA 19380</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 10/4/16
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	